

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF MARCH 12, 2024

Chapter 13 Case # 19-11327

Re: DEBORAH A. DARBY
258 TRUMBULL STREET
ELIZABETHPORT, NJ 07206

Atty: BRUCE W RADOWITZ ESQ
RADOWITZ & ASSOCIATES
636 CHESTNUT ST
UNION, NJ 07083

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$72,287.00

RECEIPTS (Please Read Across)

| Date | Amount | Source Document No. | Date | Amount | Source Document No. |
|------------|------------|---------------------|------------|------------|---------------------|
| 02/06/2019 | \$875.00 | 24974450640 | 03/06/2019 | \$875.00 | 25301793633 |
| 04/02/2019 | \$875.00 | 25595917468 | 05/14/2019 | \$1,000.00 | 25811178502 |
| 05/14/2019 | \$157.00 | 25811178513 | 06/07/2019 | \$1,000.00 | 25976406532 |
| 06/07/2019 | \$157.00 | 25976406543 | 07/09/2019 | \$1,000.00 | 25976448347 |
| 07/09/2019 | \$157.00 | 25976448358 | 08/06/2019 | \$157.00 | 25949603092 |
| 08/06/2019 | \$1,000.00 | 25949603081 | 09/10/2019 | \$157.00 | 26048654662 |
| 09/10/2019 | \$1,000.00 | 26048654651 | 10/08/2019 | \$157.00 | 26197473554 |
| 10/08/2019 | \$1,000.00 | 26197473543 | 11/12/2019 | \$157.00 | 25955096332 |
| 11/12/2019 | \$1,000.00 | 25955096321 | 12/11/2019 | \$1,000.00 | 26298562320 |
| 12/11/2019 | \$157.00 | 26298562331 | 01/09/2020 | \$1,000.00 | 2433263474 |
| 01/09/2020 | \$157.00 | 26433263485 | 02/10/2020 | \$1,000.00 | 26168634246 |
| 02/10/2020 | \$157.00 | 26168634268 | 03/09/2020 | \$1,000.00 | 26561704465 |
| 03/09/2020 | \$182.00 | 26168643718 | 03/09/2020 | \$54.00 | 26561704476 |
| 04/07/2020 | \$1,000.00 | 26627254547 | 04/07/2020 | \$236.00 | 26627254558 |
| 05/08/2020 | \$236.00 | 26695932401 | 05/08/2020 | \$1,000.00 | 26695932390 |
| 06/09/2020 | \$236.00 | 26695941142 | 06/09/2020 | \$1,000.00 | 26695941131 |
| 07/15/2020 | \$236.00 | 26488556910 | 07/15/2020 | \$1,000.00 | 26488556908 |
| 08/11/2020 | \$236.00 | 26695911532 | 08/11/2020 | \$1,000.00 | 26695911521 |
| 09/09/2020 | \$1,000.00 | 26695921926 | 09/09/2020 | \$236.00 | 26695921937 |
| 10/09/2020 | \$1,000.00 | 26488591997 | 10/09/2020 | \$236.00 | 26488592008 |
| 11/10/2020 | \$236.00 | 27015042701 | 11/10/2020 | \$1,000.00 | 27015042690 |
| 12/08/2020 | \$1,000.00 | 27015072671 | 12/08/2020 | \$236.00 | 27015072682 |
| 02/01/2021 | \$236.00 | 27223253706 | 02/01/2021 | \$1,000.00 | 27223253695 |
| 02/17/2021 | \$236.00 | 27245071124 | 02/17/2021 | \$1,000.00 | 27245071113 |
| 03/10/2021 | \$1,000.00 | 27245066760 | 03/10/2021 | \$236.00 | 27245066771 |
| 04/13/2021 | \$1,000.00 | 27223279885 | 04/13/2021 | \$236.00 | 27223279896 |
| 05/11/2021 | \$236.00 | 27223289943 | 05/11/2021 | \$1,000.00 | 27223289932 |
| 06/14/2021 | \$1,000.00 | 27437662282 | 06/14/2021 | \$236.00 | 27437662293 |
| 07/13/2021 | \$236.00 | 27504630134 | 07/13/2021 | \$1,000.00 | 27504630123 |

Chapter 13 Case # 19-11327

| Date | Amount | Source Document No. | Date | Amount | Source Document No. |
|------------|------------|---------------------|------------|------------|---------------------|
| 08/10/2021 | \$236.00 | 27504637795 | 08/10/2021 | \$1,000.00 | 27504637784 |
| 09/21/2021 | \$1,000.00 | 27729936696 | 09/21/2021 | \$236.00 | 27729936707 |
| 11/01/2021 | \$236.00 | 27786117047 | 11/01/2021 | \$1,000.00 | 27786117036 |
| 12/08/2021 | \$236.00 | 27504666753 | 12/08/2021 | \$1,000.00 | 27504666742 |
| 12/23/2021 | \$236.00 | 27504673716 | 12/23/2021 | \$1,000.00 | 27504673705 |
| 01/27/2022 | \$236.00 | 27931001578 | 01/27/2022 | \$1,000.00 | 27931001567 |
| 02/25/2022 | \$236.00 | 27936932365 | 02/25/2022 | \$1,000.00 | 27936932354 |
| 03/22/2022 | \$1,000.00 | 27504691615 | 03/22/2022 | \$236.00 | 27504691626 |
| 04/27/2022 | \$236.00 | 27965877298 | 04/27/2022 | \$1,000.00 | 27965877287 |
| 05/25/2022 | \$1,000.00 | 27504651780 | 05/25/2022 | \$236.00 | 27504651791 |
| 07/07/2022 | \$1,000.00 | 28099129757 | 07/07/2022 | \$236.00 | 28099129768 |
| 08/19/2022 | \$1,000.00 | 27965894635 | 08/19/2022 | \$236.00 | 27965894646 |
| 09/14/2022 | \$1,000.00 | 27965899236 | 09/14/2022 | \$236.00 | 27965899247 |
| 10/25/2022 | \$1,000.00 | 28194551280 | 10/25/2022 | \$236.00 | 28194551291 |
| 12/02/2022 | \$236.00 | 28492472553 | 12/02/2022 | \$1,000.00 | 28492472542 |
| 12/06/2022 | \$236.00 | 28194572610 | 12/06/2022 | \$1,000.00 | 28194572608 |
| 12/28/2022 | \$236.00 | 28500322994 | 12/28/2022 | \$1,000.00 | 28500322983 |
| 01/25/2023 | \$236.00 | 28194583342 | 01/25/2023 | \$1,000.00 | 28194583331 |
| 02/23/2023 | \$236.00 | 28194589697 | 02/23/2023 | \$1,000.00 | 28194589686 |
| 03/21/2023 | \$1,000.00 | 27437637521 | 03/21/2023 | \$236.00 | 27437637532 |
| 04/25/2023 | \$236.00 | 28579102187 | 04/25/2023 | \$1,000.00 | 28579102176 |
| 05/26/2023 | \$236.00 | 28723881824 | 05/26/2023 | \$1,000.00 | 28723881813 |
| 06/30/2023 | \$236.00 | 28894543064 | 06/30/2023 | \$1,000.00 | 28894543053 |
| 07/25/2023 | \$236.00 | 28654647726 | 07/25/2023 | \$1,000.00 | 28654647715 |
| 08/23/2023 | \$1,000.00 | 28929328176 | 08/23/2023 | \$236.00 | 28929328187 |
| 09/26/2023 | \$236.00 | 29028615930 | 09/26/2023 | \$1,000.00 | 29028615928 |
| 10/24/2023 | \$236.00 | 28929337795 | 10/24/2023 | \$1,000.00 | 28929337784 |
| 11/22/2023 | \$1,000.00 | 28579146221 | 11/22/2023 | \$236.00 | 28579146232 |
| 01/02/2024 | \$1,000.00 | 28929345772 | 01/02/2024 | \$236.00 | 28929345783 |
| 02/21/2024 | \$236.00 | 29204329386 | 02/21/2024 | \$1,000.00 | 29204329375 |

Total Receipts: \$72,287.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$72,287.00

CLAIMS AND DISTRIBUTIONS

| Claim # | Claimant Name | Class | Allowed Claim | Percent to be Paid | Paid | Unpaid Balance * |
|---------|--|------------------|---------------|--------------------|-----------|------------------|
| TTE | TRUSTEE COMPENSATION | ADMIN | | | 4,264.50 | |
| ATTY | ATTORNEY | ADMIN | 1,500.00 | 100.00% | 1,500.00 | 0.00 |
| COURT | CLERK OF COURT | ADMIN | 0.00 | 100.00% | 0.00 | 0.00 |
| 0001 | CAPITAL ONE BANK (USA) NA | UNSECURED | 1,684.04 | * | 592.42 | |
| 0002 | CREDIT ACCEPTANCE CORPORATION | UNSECURED | 0.00 | * | 0.00 | |
| 0003 | DEPT. OF HOUSING AND URBAN DEVELOPMENT | SECURED | 0.00 | 100.00% | 0.00 | |
| 0004 | DISCOVER BANK | UNSECURED | 1,013.72 | * | 356.62 | |
| 0005 | UNITED STATES TREASURY/IRS | PRIORITY | 4,505.82 | 100.00% | 4,505.82 | |
| 0006 | MAJESTIC LAKE | UNSECURED | 0.00 | * | 0.00 | |
| 0007 | NATIONSTAR MORTGAGE LLC, D/B/A MR | MORTGAGE ARREAR | 59,660.26 | 100.00% | 59,660.26 | |
| 0009 | SUNRISE CREDIT SERVICE, INC | UNSECURED | 0.00 | * | 0.00 | |
| 0011 | SYNCHRONY BANK BY AIS INFOSOURCE | UNSECURED | 159.11 | * | 55.97 | |
| 0013 | CAPITAL ONE BANK (USA) NA | UNSECURED | 822.33 | * | 289.29 | |
| 0014 | UNITED STATES TREASURY/IRS | UNSECURED | 92.41 | * | 32.51 | |
| 0015 | VERIZON BY AMERICAN INFOSOURCE A | UNSECURED | 280.31 | * | 98.61 | |
| 0016 | NATIONSTAR MORTGAGE LLC, D/B/A MR | (NEW) MTG Agreee | 931.00 | 100.00% | 931.00 | |

Total Paid: \$72,287.00

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

| Claimant Name | Date | Amount | Check # | Date | Amount | Check # |
|--|------------|--------------|---------|------------|------------|---------|
| CAPITAL ONE BANK (USA) NA | 02/12/2024 | \$119.82 | 923268 | 02/12/2024 | \$58.51 | 923268 |
| | 03/11/2024 | \$230.78 | 924718 | 03/11/2024 | \$472.60 | 924718 |
| | | | | | | |
| DISCOVER BANK | 02/12/2024 | \$72.13 | 923373 | 03/11/2024 | \$284.49 | 924827 |
| NATIONSTAR MORTGAGE LLC, D/B/A MR. COOPER | | | | | | |
| | 09/16/2019 | \$912.42 | 833673 | 10/21/2019 | \$1,139.64 | 835710 |
| | 11/18/2019 | \$1,096.84 | 837773 | 12/16/2019 | \$1,096.84 | 839689 |
| | 01/13/2020 | \$1,096.84 | 841571 | 02/10/2020 | \$1,096.84 | 843452 |
| | 02/26/2020 | (\$1,096.84) | 0 | 03/16/2020 | \$2,193.68 | 845373 |
| | 04/20/2020 | \$1,171.73 | 847312 | 05/18/2020 | \$1,112.40 | 849161 |
| | 06/15/2020 | \$1,112.40 | 850847 | 07/20/2020 | \$1,143.30 | 852677 |
| | 08/17/2020 | \$1,143.30 | 854534 | 09/21/2020 | \$1,143.30 | 856372 |
| | 10/19/2020 | \$1,130.05 | 858229 | 10/19/2020 | \$13.25 | 858229 |
| | 11/16/2020 | \$13.25 | 860011 | 11/16/2020 | \$1,130.05 | 860011 |
| | 12/21/2020 | \$13.25 | 861853 | 12/21/2020 | \$1,130.05 | 861853 |
| | 01/11/2021 | \$13.25 | 863597 | 01/11/2021 | \$1,130.05 | 863597 |
| | 02/22/2021 | \$1,130.05 | 865362 | 02/22/2021 | \$13.25 | 865362 |
| | 03/15/2021 | \$13.25 | 867141 | 03/15/2021 | \$1,130.05 | 867141 |
| | 04/19/2021 | \$1,130.05 | 868888 | 04/19/2021 | \$13.25 | 868888 |
| | 05/17/2021 | \$13.25 | 870755 | 05/17/2021 | \$1,130.05 | 870755 |
| | 06/21/2021 | \$1,148.38 | 872569 | 06/21/2021 | \$13.46 | 872569 |
| | 07/19/2021 | \$13.46 | 874346 | 07/19/2021 | \$1,148.38 | 874346 |
| | 08/16/2021 | \$1,141.73 | 876039 | 08/16/2021 | \$20.11 | 876039 |
| | 09/20/2021 | \$1,141.73 | 877798 | 09/20/2021 | \$20.11 | 877798 |
| | 10/18/2021 | \$20.11 | 879541 | 10/18/2021 | \$1,141.73 | 879541 |
| | 11/17/2021 | \$1,153.88 | 881252 | 11/17/2021 | \$20.32 | 881252 |
| | 01/10/2022 | \$40.64 | 884520 | 01/10/2022 | \$2,307.76 | 884520 |
| | 02/14/2022 | \$1,153.88 | 886233 | 02/14/2022 | \$20.32 | 886233 |
| | 03/14/2022 | \$20.32 | 887930 | 03/14/2022 | \$1,153.88 | 887930 |
| | 04/18/2022 | \$20.64 | 889667 | 04/18/2022 | \$1,172.10 | 889667 |
| | 05/16/2022 | \$1,172.10 | 891346 | 05/16/2022 | \$20.64 | 891346 |
| | 06/20/2022 | \$20.64 | 893059 | 06/20/2022 | \$1,172.10 | 893059 |
| | 08/15/2022 | \$20.64 | 896313 | 08/15/2022 | \$1,172.10 | 896313 |
| | 09/19/2022 | \$32.00 | 897935 | 09/19/2022 | \$1,160.74 | 897935 |
| | 10/17/2022 | \$32.00 | 899576 | 10/17/2022 | \$1,160.74 | 899576 |
| | 11/14/2022 | \$1,136.68 | 901144 | 11/14/2022 | \$31.34 | 901144 |
| | 01/09/2023 | \$62.68 | 904188 | 01/09/2023 | \$2,273.36 | 904188 |
| | 02/13/2023 | \$62.68 | 905734 | 02/13/2023 | \$2,273.36 | 905734 |
| | 03/13/2023 | \$1,136.68 | 907340 | 03/13/2023 | \$31.34 | 907340 |
| | 04/17/2023 | \$31.34 | 908953 | 04/17/2023 | \$1,136.68 | 908953 |
| | 05/15/2023 | \$1,136.68 | 910529 | 05/15/2023 | \$31.34 | 910529 |
| | 06/12/2023 | \$31.01 | 912012 | 06/12/2023 | \$1,124.65 | 912012 |
| | 07/17/2023 | \$1,124.65 | 913531 | 07/17/2023 | \$31.01 | 913531 |
| | 08/14/2023 | \$31.01 | 915044 | 08/14/2023 | \$1,124.65 | 915044 |
| | 09/18/2023 | \$31.01 | 916542 | 09/18/2023 | \$1,124.65 | 916542 |
| | 10/16/2023 | \$1,124.65 | 918014 | 10/16/2023 | \$31.01 | 918014 |
| | 11/13/2023 | \$30.52 | 919457 | 11/13/2023 | \$1,106.60 | 919457 |
| | 12/11/2023 | \$1,106.60 | 920854 | 12/11/2023 | \$30.52 | 920854 |
| | 02/12/2024 | \$826.05 | 923620 | 02/12/2024 | \$22.78 | 923620 |
| SYNCHRONY BANK BY AIS INFOSOURCE LP AS AGENT | | | | | | |
| | 02/12/2024 | \$11.32 | 923132 | 03/11/2024 | \$44.65 | 924593 |

Chapter 13 Case # 19-11327

| Claimant Name | Date | Amount | Check # | Date | Amount | Check # |
|---|------------|------------|---------|------------|------------|---------|
| UNITED STATES TREASURY/IRS | 05/20/2019 | \$975.36 | 8001066 | 06/17/2019 | \$1,110.72 | 8001111 |
| | 07/15/2019 | \$1,110.72 | 8001153 | 08/19/2019 | \$1,110.72 | 8001194 |
| | 09/16/2019 | \$198.30 | 8001237 | 02/12/2024 | \$6.57 | 8003990 |
| | 03/11/2024 | \$25.94 | 8004034 | | | |
| | | | | | | |
| VERIZON BY AMERICAN INFOSOURCE AS AGENT | 02/12/2024 | \$19.94 | 922943 | 03/11/2024 | \$78.67 | 924409 |
| | | | | | | |

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: March 12, 2024.

Receipts: \$72,287.00 - Paid to Claims: \$66,522.50 - Admin Costs Paid: \$5,764.50 = Funds on Hand: \$0.00

Base Plan Amount: \$72,287.00 - Receipts: \$72,287.00 = Total Unpaid Balance: **\$0.00

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.